IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re the Application of: Garland STEPHENS

Serial No.: 09/655,929 Art Unit: 3692

Filed: 09/06/2000 Examiner: Nga B NGUYEN

For: Method and system for determining, contracting to exchange, and accounting for matched sets of offsetting cash flows

REPLY AND REQUEST FOR CONTINUED EXAMINATION

VIA EFS

Dear Sir:

In response to the Final Office Action mailed 10/16/2008 ("the Final OA"), the undersigned respectfully requests continued examination by the U.S. Patent and Trademark Office (the "Office") in light of the following remarks.

REMARKS	. 2
CONCLUSION	. 6